Limited (CIBIL) is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and suit-filed accounts (wilful defaulters) of Rs. 25 Lakhs and above. The information can be accessed at CIBIL website *www.cibil.com*. As per data available on the website of CIBIL, a total of around Rs. 22,693 crore was outstanding in 3273 accounts in the sui-filed accounts of Rs. 1 crore and above of public sector banks as on 31.03.2008.

(b) Banks adopt various measures for recovery of their NPAs in accordance with their Board approved policies such as Corporate Debt Restructuring, re-schedulement of loans, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002, sale of NPAs to Asset Reconstruction Companies / other banks / Financial Institutions, settlement with the borrower under the One Time Settlement Schemes, filing suit before the Debt Recovery Tribunals, etc.

Regional Rural Banks

1622. PROF. ALKA BALRAM KSHATRIYA: Will the PRIME MINISTER be pleased to state:

(a) whether Government is aware that Regional Rural Banks in the country are in distress since the State Governments have started withdrawing deposits from them;

(b) if so, the details thereof;

(c) whether Government has formulated any plans to protect the Regional Rural Banks in the country which are on the verge of collapse; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) No such instance has been reported by Reserve Bank of India (RBI) or National Bank for Agriculture and Rural Development (NABARD). However, some State Governments park their deposits in the Nationalized Banks only. Taking note of it, RBI has advised their Regional Offices to discuss the issue with appropriate authorities for issuing suitable instructions to various departments to avoid discrimination against Regional Rural Banks (RRBs) and to encourage them by giving a fair share of business/deposits. To strengthen the RRBs, several measures have been taken:-

1) Amalgamation of Regional Rural Banks (RRBs) sponsor bank-wise at State level. The amalgamated RRBs will reap benefits of a large, area of operation and enhanced credit exposure limits.

2) Recapitalization of weak RRBs in a phased manner.

3) Expansion of non-fund based business activities such as sale of insurance policies, disbursement of pension, salaries etc. and handling of Government business to increase income generation.

4) Permitting RRBs to accept Foreign Currency Non-Residents (FCNR) Deposits.

5) Allowing consortium lending to RRBs.